KidsShare

Summary:

Children need and deserve a healthy start to life, but too many Arizona children lack health insurance. Arizona's SCHIP program – KidsCare – has been a success for those children and families that use it. Governor Napolitano's new initiative – *KidsShare* – would allow Arizona families currently shut out of the health care system to buy health insurance coverage, at the parents' full cost and with no subsidy from the state General Fund, from the private health plans that contract with KidsCare.

How does this "buy-in" program work?

KidsShare is designed to leverage the buying power of the state to expand health insurance coverage to more children, without relying on General Fund money to subsidize the premiums paid by the families. Families who qualify for the existing KidsCare program pay a low premium that's supplemented by the state and federal government. On the other hand, families who buy health insurance for their children through *KidsShare* will pay the whole cost of the plan. *KidsShare* benefit packages will be designed to both meet the needs of children and to create a sustainable program. KidsShare will serve as a viable health care option for families fighting to secure health insurance for their children.

KidsShare would be administered through the KidsCare health plans that already have proven records in cost-effective, quality care. Seven other states currently offer similar buy-in programs for children; six of them do so without subsidies for the premiums.

Who would be eligible to buy coverage through KidsShare?

KidsShare would be available to children who do not have access to affordable insurance today. This includes children with family incomes below 350 percent of the federal poverty level who experience one of the following challenges:

- Children whose parents are not offered health insurance at work or are not offered coverage for dependents;
- Children who are priced out of the private insurance market;
- Children in families that struggle with insurance exclusions due to existing health conditions.